

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 24-21569-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cynthia M. Thorpe
7941 Day Ave
Pennsauken, NJ 08110

Social Security No.:
xxx-xx-2082

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 8/6/25
Time: 10:00 AM
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: June 18, 2025
JAN: kvr

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Cynthia M. Thorpe
Debtor

Case No. 24-21569-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 18, 2025

User: admin
Form ID: 132

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db	+ Cynthia M. Thorpe, 7941 Day Ave, Pennsauken, NJ 08110-2415
cr	+ Exeter Finance LLC f/k/a Exeter Finance Corp., 2860 Patton Road, Roseville, MN 55113-1100
520464103	+ Midland Mortgage, PO Box 248921, Oklahoma City, OK 73124-8921
520464104	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 18 2025 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 18 2025 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520464096	+ Email/PDF: creditonebknofications@resurgent.com	Jun 18 2025 21:20:15	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520466174	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 18 2025 21:20:20	Exeter Finance LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520464097	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Jun 18 2025 21:07:45	Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
520486494	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 18 2025 21:07:07	Exeter Finance LLC c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
520464098	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 18 2025 21:07:03	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
520464099	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 18 2025 20:48:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
520464100	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 18 2025 20:49:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
520464101	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 18 2025 20:49:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
520527607	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 18 2025 20:49:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520464102	^ MEBN	Jun 18 2025 20:49:11	KML Law Group, PC, 701 Market St #5000, Philadelphia, PA 19106-1541
520531518	Email/PDF: resurgentbknofications@resurgent.com		

District/off: 0312-1

User: admin

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Date Rcvd: Jun 18, 2025

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		Jun 18 2025 21:07:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520522975	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jun 18 2025 21:07:19	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
520513534	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 18 2025 21:08:16	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520483415	Email/Text: bnc-quantum@quantum3group.com	Jun 18 2025 20:49:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
520464917	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jun 18 2025 21:07:05	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520464105	+ Email/Text: claudia@zionsdebtholdings.com	Jun 18 2025 20:49:00	Zions Debt Holdings, Llc, Attn: Bankruptcy, Po Box 878, Spanish Fork, UT 84660-0878

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Lee Martin Perlman	on behalf of Debtor Cynthia M. Thorpe ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Exeter Finance LLC f/k/a Exeter Finance Corp. wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 6